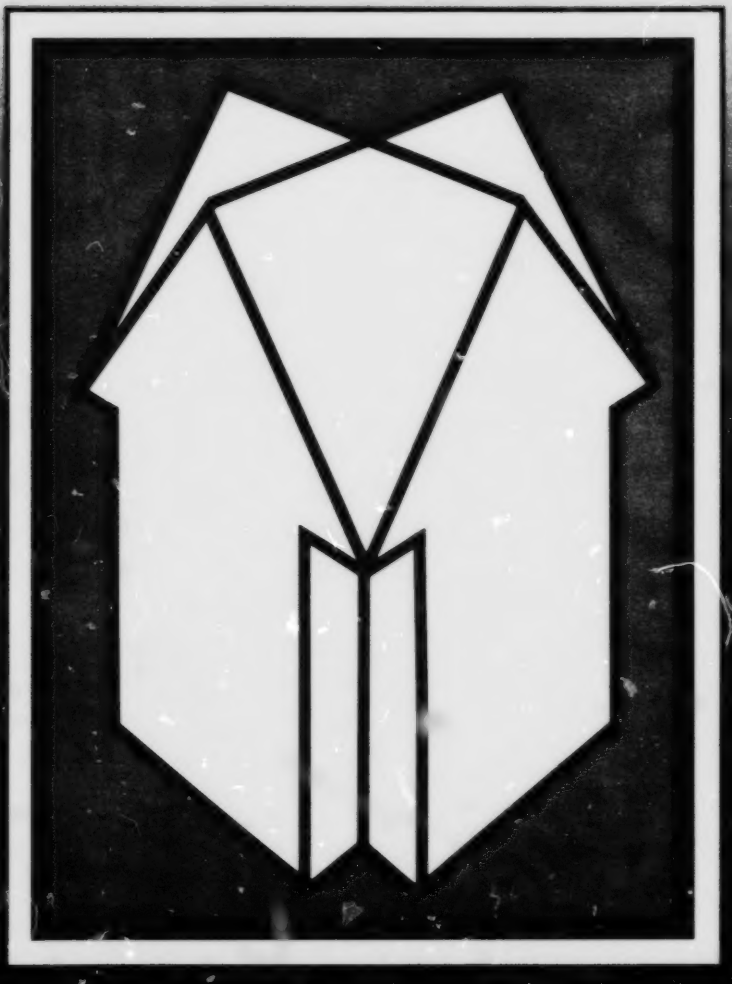
1987 HOUSING PROGRAMS



Alberta
AMHC Mortgage and Housing Corporation

Alberta
MUNICIPAL AFFAIRS
Housing Division

IMPORTANT NOTICE

IN JULY OR AUGUST 1987 THE HOUSING DIVISION OF ALBERTA MUNICIPAL AFFAIRS IS SCHEDULED TO BE RELOCATED TO THE 2ND AND 3RD FLOORS OF THE JARVIS BUILDING AT:

9925 - 107 STREET
EDMONTON
T5K 2H9

THIS WILL AFFECT THE FOLLOWING PROGRAMS:

- RURAL AND NATIVE HOUSING PROGRAM
- ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM/
  EXTENDED ALBERTA RENTAL INVESTMENT PROGRAM
- UNIQUE HOMES ASSISTANCE PROGRAM
- HOME ADAPTATION PROGRAM
- COMPETITION FOR ALBERTA AWARDS OF EXCELLENCE IN AFFORDABLE HOUSING
- INNOVATIVE HOUSING GRANTS PROGRAM
- HOUSING REGISTRY PROGRAM

1987

HOUSING PROGRAMS

Alberta Municipal Affairs
Housing Planning Secretariat

ISSN-0835-3824

INTRODUCTION

This publication describes the housing and related programs provided by or through Alberta Municipal Affairs and the Alberta Mortgage and Housing Corporation. Its purpose is to inform the public, builders, municipal governments and others in the field of housing about the programs available and who to contact for more information.

The programs have been grouped according to the following categories:

Home Ownership;
Rental Housing;
Rural and Northern Housing;
Assistance for Senior Homeowners;
Housing Assistance for the Disabled Persons;
Municipal Assistance;
Research and Development;
Housing Registries; and
Insurance

Only the main features of the programs are listed. Detailed information may be obtained from the program brochure or by contacting the agency responsible for delivering the program.

Requests for this document are welcome and should be sent to:

Alberta Municipal Affairs
Housing Planning Secretariat
Policy and Program Development (Dept.)
4th Floor, 10050 - 112 Street
EDMONTON, Alberta T5K 2J1
Telephone: 427-8164

TABLE OF CONTENTS

Page

HOME OWNERSHIP
Alberta Family Home Purchase Program 1
Properties for Sale 3

RENTAL HOUSING
Community Housing Program.....5
Rent Supplement Program 7
Alberta Rental Investment Incentive Program/
Extended Alberta Rental Investment Incentive Program 9
Modest Apartment Program 11
Nursing Home Financing Program 13
Senior Citizen Lodge Program 15
Senior Citizen Self-Contained Housing Program 17
Senior Citizen Renter Assistance Grant 19
Unique Homes Assistance Program 21
Special Purpose Housing Program 23
Properties for Rent 25

RURAL AND NORTHERN HOUSING
Rural and Native Housing Program 27
Rural Emergency Home Program 29
Rural Emergency Home Program (on Indian Reserves) 31
Rural Home Assistance Program 33
Staff Housing Program 35

ASSISTANCE FOR SENIOR HOMEOWNERS
Property Tax Reduction Benefits 37
Seniors' Home Improvement Program Extension 39

HOUSING ASSISTANCE FOR DISABLED PERSONS
Home Adaptation Program 41
Other Provincial Housing Assistance for Disabled Persons 43

MUNICIPAL ASSISTANCE
Alberta Industrial Land Program 45
Alberta Residential Land Program 47
Lodge Assistance Program 49
Lodge Extended Warranty Program 51
Revolving Trunk Servicing Program 53
Senior Citizens' Self-Contained Apartment Project Grants 55

RESEARCH AND DEVELOPMENT
Competition for Alberta Awards of Excellence in Affordable Housing.....57
Innovative Housing Grants Program 59

HOUSING REGISTRIES
Housing Registry Program 61

INSURANCE
Mobile Home Loan Insurance Program 63

APPENDIX: Contacts for Further Information 65

Home Ownership

ALBERTA FAMILY HOME PURCHASE PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC)

Purpose To assist families with low to moderate incomes to buy AMHC owned properties. Financing is not currently available for new homes or private property.

Eligibility

Family In order to be eligible, a family must:

- consist of a married couple with or without children, a single parent with at least one dependent child under 18 or a single person permanently confined to a wheelchair;
- have an adjusted gross income of $34,000 a year or less. The income is calculated by adding the principle wage earner's total income to any income from the working spouse exceeding $4,000 a year, then subtracting $300 per dependent child to a maximum of $1,500;
- be able to make a 10 percent down payment on their homes; and
- be Canadian citizens or landed immigrants and be living in Alberta.

Dwelling Eligible AMHC dwellings are:

- single detached homes, shell homes*, modular or mobile homes on permanent foundations, and multiple housing units.
- the maximum selling price of the home cannot exceed $74,000.

Form of Assistance The maximum loan amount available is up to 90 percent of the value of the home, as determined by AMHC, to a maximum of $65,000.

Mortgage payments are based on AMHC's conventional interest rates which are at or near market rates. Applicants have a choice of a one, three, or five year terms. The amortization period is based on the remaining economic life of the unit, to a maximum of 40 years.

---

*Shell Homes are completely finished on the outside but while the houses are habitable, they are not completely finished on the inside. For further information please contact any AMHC Office (see page 65).

ALBERTA FAMILY HOME PURCHASE PROGRAM (continued)

Form of Assistance (cont'd)

Families who are paying a high percentage of their incomes for mortgage payments may receive monthly subsidies to reduce their payments. The amount of subsidy varies according to household income and the amount of the house payment. Subsidies are reviewed annually and decrease as family income increases. To receive a subsidy, the family must have lived in Alberta for two of the past 10 years. Financing conditions under this program are subject to change.

Application Procedures

Families apply directly to AMHC.
For further information please contact an AMHC office at the address listed on page 65.

PROPERTIES FOR SALE

The Alberta Mortgage and Housing Corporation (AMHC) has an inventory of properties available for sale throughout Alberta. Properties include modest detached, semi-detached, condominium, townhouse and mobile homes. The number of available properties varies by community. The properties are sold at current market values.

Applicants qualifying for the Alberta Family Home Purchase Program listed on page 1 of this booklet may be eligible for mortgage financing of up to 90 percent of the value of the home to a maximum of $65,000.

Purchasers who do not qualify for Family Home Purchase Program assistance may arrange financing through the financial institution of their choice, providing they meet the institution's lending guidelines. No family or income restrictions apply to these sales.

For details or to view properties, contact a MLS realtor.

Rental Housing

COMMUNITY HOUSING PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing and co-ordinates construction of the units.

Canada Mortgage and Housing Corporation (CMHC) provides subsidies equal to 70 percent of annual project operating deficits, including amortization costs.

Municipalities and AMHC provide subsidies equal to 30 percent of annual project operating deficits.

Local Housing Authorities are responsible for tenant selection, property management and maintenance of the units. The Housing Authorities are composed of representatives from the municipalities in which they are located. Members are recommended by the municipal, provincial and sometimes federal governments and are appointed by provincial ministerial order.

Purpose

To provide subsidized rental accommodation for low to moderate income families, senior citizens or wheelchair users who cannot afford private sector housing.

Eligibility

For this program:

- applicants must be single parents or married or common-law couples with children. Senior citizens and wheelchair users may also qualify;

- the net value of family assets such as bank deposits, equity in real estate, stocks and bonds, must not exceed $7000 per household, excluding a car and furniture;

- applicants must be living in poor or overcrowded housing conditions, paying a high percentage of their earnings for rent and unable to afford private housing in their area;

- the applicant must meet the income and residency requirements that may be set by the Local Housing Authority; and
- Applicants must be Canadian citizens, landed immigrants or refugees.

Priority is given to those families in greatest need.

Form of Assistance

Rents are set at 25 percent of a family's income, less five dollars per child, per month. Rent for families receiving full or partial social assistance is based on the Social Assistance Rent Schedule. Housing provided under this program is usually duplexes or townhouses, but may be fourplexes, apartments or single family units. Some units are designed for wheelchair users who can maintain an independent lifestyle.

Application Procedure

Municipalities interested in obtaining Community Housing should contact their nearest AMHC branch office. Families interested in applying for Community Housing should contact their local Housing Authority. Lists of Housing Authorities are available from the nearest AMHC branch office listed on page 65.

RENT SUPPLEMENT PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) designates the units, which may be located in AMHC-owned condominiums, housing co-operatives or privately-owned rental projects.
Canada Mortgage and Housing Corporation (CMHC) provides subsidy contributions equal to 70 percent of annual project operating deficits.
AMHC provides subsidy contributions equal to 30 percent of annual project operating deficits.
Municipalities may also provide subsidy contributions for some units.
AMHC, Housing Co-operatives or private landlords may own the units.

Projects are managed as follows:

- AMHC selects tenants and administers the program for the units it owns. (in Edmonton, Calgary and Airdrie).
- Housing Co-operatives, in conjunction with the local Housing Authorities select tenants and administer the program in their projects.
- Local Housing Authorities select tenants and administer the program in privately-owned projects.

Purpose

To provide subsidized rental accommodation in designated projects for low to moderate income families, senior citizens or wheelchair users who cannot afford private sector housing.

Eligibility

For this program:

- applicants must be single parents or married or common-law couples with dependent children. Senior citizens and wheelchair users may also qualify;

- the net value of family assets, such as bank deposits, equity in real estate, stocks and bonds, must not exceed $7000 per household, excluding a car and furniture;

- applicants must be living in poor or overcrowded conditions, paying a high percentage of their earnings for rent and unable to afford private housing in their area;

- the applicant must meet the income and residency requirements that may be set by the Housing Authority or AMHC, depending upon which agency administers the building; and

- applicants must be Canadian Citizens, independent landed immigrants or government-sponsored refugees.

Priority is given to those in greatest need.

RENT SUPPLEMENT PROGRAM

Form of Assistance

The program subsidizes families in designated rental housing units. Rents are geared to the family's gross income. Rent for families receiving full or partial social assistance is based on the Social Assistance Rent Schedule.

Application Procedure

Prospective tenants may contact;

- an AMHC branch office listed on page 65 for information on AMHC-owned units.
- a participating Housing Co-operative or local Housing Authority for information on co-operative owned units.
- the local Housing Authority for information on units in privately owned buildings.

Municipalities interested in the program should contact the nearest AMHC offices listed on page 65.

Co-operatives interested in the program should contact CMHC.

ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM/ EXTENDED ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM

Responsibility

Financial Assistance and Research Branch, Alberta Municipal Affairs provides Notifications of Eligibility, Certificates of Completion and grants to individuals.

Alberta Treasury, Corporate Tax Administration provides refundable tax credits to Alberta Corporations.

Purpose

To stimulate the construction of multiple unit residential buildings in Alberta in 1982 and 1983, through the provision of grants to individuals, or refundable tax credits to corporations.

The Alberta Rental Investment Incentive Program provides benefits for completed projects started in 1980 and 1981. Benefits may be claimed until July 1, 1990. This program was extended for a two year period - January 1, 1982 to December 31, 1983. Applications may be made under the extended program for construction starts in 1982 and 1983. Applicants may be eligible for the Extended Program provided that the projects are completed by July 1, 1987.

Eligibility

Client

Alberta taxpayers, either individuals or corporations, who invest in and rent multiple residential units to third parties.

Investors must be subject to either the Alberta Income Tax Act or the Alberta Corporate Income Tax Act.

Developers or first-time individual investors are eligible for the grant.

If more than one applicant has invested in a multiple unit residential building, the applicants must file an ownership and allocation agreement with Alberta Municipal Affairs when applying for the Certificate of Completion. The allocation agreement apportions the capital cost of the building among the members to determine each member's share of the grant or refundable tax credit. A copy of the ownership and allocation agreement must accompany the application for the grant or refundable tax credit.

Building

Rental units that are not subsidized by other provincial or federal government programs. Buildings assisted under the federal MURB program are not eligible. The buildings must have been started in 1982 or 1983.

At least 80 percent of the floor space for the multiple unit residential building must be used for residential and related purposes.

ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM/
EXTENDED ALBERTA RENTAL INVESTMENT INCENTIVE PROGRAM
(Continued)

Form of Assistance

Individual and corporate taxpayers are eligible for a refundable tax credit or grant as follows:

- For projects commenced in 1982, the assistance is equal to 12.5 percent of the capital cost of the qualifying building, excluding land, to a maximum of $8,000 per residential unit; and
- For projects commenced in 1983, the assistance is equal to 10 percent of the capital cost of the qualifying building, excluding land, to a maximum of $6,400 per residential unit.

Application Procedure

- Corporations apply to Alberta Corporate Tax Administration for a refundable tax credit.
- Individuals apply to Alberta Municipal Affairs in Edmonton for a grant.
- An "Application for Footing Inspection" is completed by the applicant and sent to Alberta Municipal Affairs.
- Alberta Municipal Affairs will do a plan check and site inspection. If the building meets the program requirements, Alberta Municipal Affairs will issue a "Notification of Eligibility".
- When the building is complete and ready for occupancy, the "Application for Certificate of Completion" is sent to Alberta Municipal Affairs in Edmonton.
- Alberta Municipal Affairs will complete a final inspection and issue a "Certificate of Completion", if the building qualifies.
- The Certificate of Completion must be issued prior to July 1, 1987. Applications for tax incentives must be made by July 1, 1990 for the Alberta Rental Investment Incentive Program and before January 1, 1989, for the Extended program.

For further information individuals should contact:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
2nd Floor, 112 Professional Centre
10050 - 112 Street
EDMONTON, Alberta, T5K 2J1
Telephone: 427-8161

For further information Alberta corporations should contact:

Corporate Tax Administration
Alberta Treasury
9811 - 109 Street
EDMONTON, Alberta, T5K 2L5
Telephone: 427-0712 Zenith 22143

MODEST APARTMENT PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC).

Purpose The program was introduced to stimulate the construction of modest rental housing projects for moderate income families and individuals in smaller communities. **However, funding is only available for the purchase of Modest Apartment Projects owned by AMHC at this time. No funding is available for new development.**

Eligibility Projects are located in Alberta communities with populations under 10,000. The projects contain between two and 24 units.

Application Procedure Prospective purchasers may contact AMHC's Head Office listed on page 65 for information on financing terms.

NURSING HOME FINANCING PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides loans for the construction of nursing homes.
Alberta Hospitals and Medical Care approves the applications and provides operating subsidies.
Non-profit organizations manage the nursing homes.

Purpose

To provide loans to voluntary non-profit organizations for the construction of nursing homes. <u>No funds are currently available for this program.</u>

Eligibility

Organizations

- Voluntary non-profit organizations must be registered under The Societies Act under the Companies Branch of Alberta Corporate and Consumer Affairs.
- Loans to organizations may be approved if their application to construct and operate a nursing home is approved by Alberta Hospitals and Medical Care. This approval must specify the per diem rate which will be paid to the voluntary Non-Profit Organization.
- Applicants must demonstrate to AMHC that they have the ability to repay their mortgage.

Building

The maximum gross area per bed for lending purposes is 50 square metres, which includes both residential and non-residential components. Construction plans must be approved by both Alberta Hospitals and Medical Care and AMHC.

Form of Assistance

AMHC provides loans at its conventional rate (near the market rate) to approved applicants in an amount up to 95 percent of construction costs*, plus a mortgage insurance fee. Loans must be secured by a registered first mortgage against the land on which the nursing home is located. The amortization period is up to 40 years and the term is five years. AMHC will not provide financing for furniture, or provide start-up capital. Applicants also must obtain funds for the minimum 5 percent equity requirement.

---

* Construction costs are defined as the aggregate of the appraised value of the land; the cost of the building, including attached fixtures and service equipment; the cost of site development and landscaping; professional fees, including those of architects, engineers, surveyors and lawyers; and any carrying charges necessary to complete the project.

NURSING HOME FINANCING PROGRAM (continued)

Application Procedure

Voluntary non-profit organizations interested in constructing a nursing home should apply to Alberta Hospitals and Medical Care. Approved applicants may submit applications for loans to AMHC.

For further information contact Alberta Hospitals and Medical Care or an AMHC office listed on page 65.

SENIOR CITIZEN LODGE PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing, an annual grant to assist foundations with operating deficits and co-ordinates construction of the units.
Under special circumstances, Canada Mortgage and Housing Corporation may also contribute to the amortization of capital costs for the projects.
Senior Citizen Foundations manage the projects and provide financial contributions to operating costs.

Purpose

To provide housing for Alberta's senior citizens at affordable rates in rural and urban areas. Lodges offer accommodation including single or double bedrooms, meals, housekeeping services and recreational facilities. Temporary accommodation is also available in lodges under the Vacation Relief or Respite Care Program.

Eligibility

Seniors citizens who are mentally and physically self-sufficient are eligible to apply. There are no income or asset limits, however, residency and other eligibility requirements may be set by the Senior Citizen Foundations.

Medical staff are not employed in lodges, however, medical facilities are usually nearby and home care services may be provided by local health authorities.

Form of Assistance

Rents are set by the Senior Citizen Foundation but cannot exceed provincial government guidelines. Maximum charges for room and board in 1987/88 are:

$396 per month, per person for double occupancy,
$440 per month, per person for single occupancy, and
$515 per month, per person for single occupancy in a double room.

Operating losses are paid by the participating municipalities within the foundation. However, grants are available from AMHC under the Lodge Assistance Program to cover a portion of the foundation's deficit.

Application Procedure

Senior Citizen Foundations seeking new projects in their communities should contact the nearest AMHC branch office listed on page 65.

Seniors may apply directly to the Foundation in their area or contact AMHC for information.

SENIOR CITIZEN SELF-CONTAINED HOUSING PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing and co-ordinates construction of the units. AMHC also provides an annual subsidy contribution equal to 30 percent of project operating deficits.
Canada Mortgage and Housing Corporation (CMHC) provides an annual subsidy contribution equal to 70 percent of project operating deficits.
Non-profit sponsoring organizations are responsible for property management and maintenance of the units.

Purpose

To provide affordable accommodation for low to moderate income senior citizens who cannot afford or obtain adequate housing for their needs.

Eligibility

Client

Senior citizens who are mentally and physically self-sufficient, and have been residents of Alberta for one year before applying or for any other 10 years, are eligible. A medical certificate may be required. Tenants under age 65 may be accepted if space permits. There are no income or asset limits. Tenants are selected by need based on their present accommodation, rent, income and proximity to services.

Sponsor

Sponsoring non-profit organizations (including service clubs, church groups, municipalities and other organizations incorporated under the Societies Act of Alberta) are eligible. The group appoints a board of directors to handle tenant selection and property management.

Form of Assistance

Units are fully self-contained bachelor or one-bedroom suites. Some projects have units specifically designed for wheelchair users. Projects range from fourplexes to highrise apartment blocks.

Rents are based upon 25 percent of household income, including pension income. There are additional charges for cable television, utilities, telephone and parking plug-ins.

Application Procedure

Non-profit organizations apply to AMHC for sponsorship. Individuals apply directly to the manager for accommodation in a particular project.

For further information contact an AMHC office listed on page 65.

SENIOR CITIZEN RENTER ASSISTANCE GRANT

Responsibility

Grants and Subsidies Branch, Alberta Municipal Affairs.

Purpose

To provide financial assistance to senior citizens who occupy rented living accommodation or who own and occupy a mobile home situated on rented land.

Eligibility

In order to be eligible for assistance, an applicant must:

- be a senior citizen 65 years-of-age and older; or
- be a widow/widower age 60 to 64 whose deceased spouse was 65 years-of-age or older and eligible for a benefit; or
- be a widow/widower age 55 to 64, receiving a Widows Pension or additional benefits by qualifying under the Widows Pension Act; and
- rent accommodation in the province for at least 120 days during the calendar year. Applicants must not have received property tax benefits in the same year.

Married couples may make only one application unless they are legally separated.

Seniors living in nursing homes, auxillary hospitals or active treatment hospitals do not qualify for this grant.

Form of Assistance

Assistance is in the form of an annual grant. Levels of assistance currently provided are:

- $1,200 for seniors renting non-subsidized housing.
- $600 for seniors renting subsidized accommodation.
- $1,000 for senior mobile homeowners renting land for their home.

Application Procedure

Applications may be made any time between May 1st of the current year and March 31 of the following year.

Application forms may be obtained at municipal offices, Alberta Treasury Branches, senior citizen drop-in centres and Alberta Municipal Affairs offices.

For more information contact:

Grants and Subsidies Branch
Alberta Municipal Affairs
100 Jarvis Building
9925 - 107 Street
EDMONTON, Alberta, T5K 2H9
Telephone: 427-4877

UNIQUE HOMES ASSISTANCE PROGRAM

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To provide grants to eligible private senior citizen homes to pay a portion of their operating deficits.

Eligibility Eligible homes are those which:

- provide lodge-type accommodation;
- are occupied primarily by senior citizens;
- are owned and/or managed by non-profit organizations;
- provide a level of care which falls between that in senior citizen lodges and nursing homes;
- do not qualify for assistance under The Nursing Home Act or the Senior Citizen Housing Act (i.e., contract nursing homes and foundation-managed lodges are ineligible); and
- have justifiable deficits as described below.

Form of Assistance Eligible homes may be awarded grants of 75 percent of justifiable deficits up to $4.80 per resident per day. Justifiable deficits are defined as the deficits resulting from the shortfall between revenues from patient contributions and other income, and the eligible costs of care and services. Eligible costs are:

- salaries and benefits;
- food/dietary costs;
- utilities;
- taxes;
- insurance;
- administration costs;
- mortgage payments;
- cleaning, laundry and supplies; and
- repairs and maintenance.

For further information contact:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
2nd Floor,112 Professional Centre
10050 - 112 Street
EDMONTON, Alberta T5J 2J1
Telephone: 427-8161 or 2711

SPECIAL PURPOSE HOUSING PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides capital financing and 30 percent of mortgage interest write-down subsidy.
Canada Mortgage and Housing Corporation (CMHC) provides 70 percent of the mortgage interest write-down subsidy.
Non-Profit Sponsoring Groups manage the projects.

Purpose

To provide mortgage subsidy financing to non-profit organizations to develop and manage residential facilities providing care to people with physical, social or emotional disabilities. The clients may include the physically or mentally handicapped, victims of family violence, wards of the provincial government, ex-convicts, the hard-to-house, or any other group having special housing needs.

ELIGIBILITY

Sponsor

Must be an incorporated non-profit organization and be able to provide a volunteer or equity contribution resulting in a cost-benefit to the project as well as demonstrate the capability to develop and manage a housing project on a long-term basis.

Operating funding which includes the cost of operating the project, the provision of a service component and the two percent amortization cost must be available on a continuous basis from an outside source such as another government department.

Dwelling

The program is designed for new construction, purchase of existing housing with or without renovation and conversion.

Form of Assistance

Mortgage assistance is provided to approved non-profit groups. The annual maximum assistance to the non-profit organizations operating Special Purpose Housing projects is the difference between the amount required to amortize eligible project costs over a maximum of 35 years at market rates and the amount required to amortize the same costs if the interest rate charged were two percent per annum.

Interest free Project Development Funding of up to $75,000 per project is available to assist organizations in carrying out activities required to develop and finalize a project proposal to the point of tendering.

SPECIAL PURPOSE HOUSING PROGRAM

Application Procedures

Sponsoring groups apply to AMHC for funding.

Individuals apply directly to the sponsoring group for accommodation in a particular project.

Contact AMHC's Head office at the address listed on page 65.

PROPERTIES FOR RENT

Market Rate Rental Properties

The Alberta Mortgage and Housing Corporation has properties for rent at market rates throughout the province. Unit availability varies according to community. There are no eligibility or income requirements for these properties. Units are available to the first successful applicant with a good credit record. Heat, water, electricity, cable TV and telephone are extra. Fridges and stoves are available for a fee.

For a list of rental properties and rental information, contact the nearest AMHC branch office listed on page 65.

Municipal Non-Profit Housing Program

Municipal Non-Profit Housing Corporations currently operate in Calgary and Edmonton. These Corporations use provincial and federal government funding and subsidies to construct purchase or rehabilitate rental housing projects. Due to high vacancy rates in rental accommodation in Alberta, no further funding is available through this program at this time.

Projects provide rental housing for low to moderate income families and individuals. The program promotes mixed-income housing by combining market rental and subsidized accommodation. Tenant rents are set based upon family income for qualifying applicants.

Prospective tenants may contact Calhome Properties, City of Calgary, 268-1450, or the Edmonton Non-profit Housing Corporation, City of Edmonton, 428-2892 for further information.

Rural and Northern Housing

RURAL AND NATIVE HOUSING PROGRAM

Responsibility

Rural Housing Branch, Alberta Municipal Affairs administers the program, selects clients and contributes 25 percent of mortgage subsidies.
Alberta Mortgage and Housing Corporation, (AMHC) provides mortgage administration.
Canada Mortgage and Housing Corporation contributes 75 percent of mortgage subsidies.

Purpose

To provide modest, affordable home ownership to low to moderate income families in small rural communities.

Eligibility

Family

Families may be eligible for Rural and Native Housing Program assistance if they meet all of the following eligibility requirements:

- a family is defined as at least one parent with at least one child;
- senior citizen couples and families with handicapped persons also may be eligible;
- the family must need improved housing. Priority is given to those families which can demonstrate the greatest need for improved housing;
- the family's total annual income must fall within established maximum income limits.
- the family must be able to make a downpayment of at least $1,000, towards the purchase of the home. The down payment may be in the form of cash, or in the value of land owned by the family; and
- the family must have a good credit rating, and be able to make regular monthly mortgage payments.

Community

The family must reside, or intend to reside in a rural community or area designated for assistance under the program.

Dwelling

Either new or existing housing, which meets the following standards, may be eligible.

Existing Housing:

- must be structurally sound and in a state of good repair;
- must be modest in terms of size and extra options; and
- must be priced within program guidelines.

RURAL AND NATIVE HOUSING PROGRAM (continued)

New Housing:

- bungalow, bi-level and mobile homes permanently fixed to foundations are eligible;
- the maximum finished floor area for the home is approximately 1,000 square feet (92.9 square meters); and
- homes with extra options such as fireplaces, decks, patio doors, bow and bay windows are not eligible.

Land

The family is responsible for locating its own land for a home. The land must meet Alberta Municipal Affairs servicing, cost and size guidelines.

Form of Assistance

The family receives a subsidized mortgage. The monthly mortgage payment is based upon 25 percent of a family's monthly income, and includes property taxes. The minimum monthly payment is $100. The family also receives a heating allowance.

Application Procedure

Applications may be obtained from Alberta Municipal Affairs local and regional Rural and Native Housing Program offices.

For further information, contact a Rural and Native Housing Program office listed on page 69.

RURAL EMERGENCY HOME PROGRAM

Responsibility Rural Housing Branch, Alberta Municipal Affairs.

Purpose To provide emergency housing for low income rural families and senior citizens.

Emergency homes may be located anywhere in the province, but are primarily available to Albertans living in villages, towns, Improvement Districts, Metis Settlements, and through separate agreements with Band Councils, on Indian Reserves.

Eligibility

Client Families must meet all of the following criteria to be considered for an emergency home:

- the family must need emergency housing;
- the family must consist of at least one parent and one child. Senior citizens also may qualify;
- the family's adjusted income must be less than $18,000 a year; and
- the family must be permanent residents in the community.

Form of Assistance Emergency homes are single-wide mobile homes or industrial trailers. The homes may be new or used and most units include porches. Alberta Municipal Affairs usually hooks up the services that are available at the site.

The homes are provided on a rental basis. The rent is between $100 and $200 per month depending on the family's income.

The home can be purchased any time after the family moves in. The purchase price of the home is determined by the age of the home at the time of initial occupancy by the family. The family may purchase their home by paying any remaining balance in a lump sum or by making monthly rental payments as per the payment schedule, and at the end of the schedule, purchase the unit for the sum of $1.00. In either case, rental payments and/or other costs owing to the department must be up-to-date.

The purchase of the home does not include the land on which the home is situated.

Application Procedure Applications may be obtained from Alberta Municipal Affairs, Rural Emergency Home Program regional and local offices.

For further information contact a Rural Emergency Home Program office listed on page 67.

RURAL EMERGENCY HOME PROGRAM (ON INDIAN RESERVES)

Responsibility

Rural Housing Branch, Alberta Municipal Affairs provides, delivers and installs the homes.

Indian and Northern Affairs Canada provides program information to the Bands, financial guarantees and develops project priority and allocation strategies, in consultation with Indian Bands.

Indian Bands provide site planning and preparation, make payments on the homes and maintain the units.

Purpose

To extend the Rural Emergency Home Program to Indian Reserves where an emergency housing situation exists, and where the Band does not have the financial capability to meet their own housing requirements.

Eligibility

Bands

Reserves designated by the federal government are eligible. Indian and Northern Affairs Canada determines those reserves which will have priority for assistance under the program, in consultation with the Bands and on the basis of reserves with the lowest incomes and poorest housing conditions.

Clients

Families with an urgent housing need (as defined under the Rural Emergency Home Program), and annual adjusted incomes below $18,000 are eligible.

Form of Assistance

New or used single-wide mobile homes or industrial trailers are provided with hook-up to services available at the site.

Alberta Municipal Affairs sells the homes to Indian Bands at cost, plus delivery and installation costs. The Bands must repay these costs on a regular monthly basis at a minimum rate of $200 per month, per unit, until total costs are repaid. No interest is charged on the balance owing. Indian and Northern Affairs Canada guarantees repayment to Alberta Municipal Affairs. Bands are responsible for home maintenance, but Alberta Municipal Affairs will train Band staff in this area. Bands establish rental rates for individual households.

Application Procedure

Indian and Northern Affairs Canada informs the Indian Bands of the program and works with them to identify priority Bands. Bands complete applications and submit them to Alberta Municipal Affairs. Upon approval the Bands and Alberta Municipal Affairs execute a Master Sale and Operating Agreement.

Individual Bands should contact Indian and Northern Affairs Canada for further information, or a Rural Emergency Home Program office listed on page 67.

RURAL HOME ASSISTANCE PROGRAM

Responsibility

Rural Housing Branch, Alberta Municipal Affairs administers the program and provides funds for the construction of the homes.
Non-profit community housing associations co-ordinate the construction and allocation of the units.

Purpose

To assist families and communities in designated communities to build or repair their own homes. The program involves local community management of the housing construction program and individual family participation in construction. Housing assistance is provided in areas where conventional financing for housing is not available, currently Isolated Communities and eight Metis Settlements.

Eligibility

Community

Remote communities are selected annually for housing assistance on the basis of the following criteria:

- overall housing needs;
- the availability of other housing assistance programs;
- the community's willingness and ability to administer a local housing construction program; and
- the willingness of individual families to contribute to the construction of the dwellings.

Communities must establish a registered non-profit Housing Association to be eligible.

Client

Residents of designated communities which meet the following requirements:

- households with at least one dependent, or senior citizen;
- recognized community residents that own, lease or have permission to build on land;
- households with low annual incomes; and
- households living in poor housing conditions.

Form of Assistance

Housing assistance grants are available to local Housing Associations for the following purposes.

1) To purchase materials for new home construction through the Isolated Communities and Metis Settlement Housing Programs. Grants are available on an average amount per housing unit;

2) To purchase materials for repair of structurally sound existing dwellings through the Rural Home Repair Program. Grant amounts may be up to a maximum of 50 percent of a new home grant; and

RURAL HOME ASSISTANCE PROGRAM (continued)

3) To provide roughed-in plumbing and/or the connection of a house to existing water and sewer services through the Northern Water and Sewer Program. The installation of complete indoor sanitary facilities may also be provided to applicant is deemed to be in medical need.

Application Procedure

Communities apply directly to Alberta Municipal Affairs. Families apply to the local Housing Association.

For further information contact:

Rural Home Assistance Program
Rural Housing Branch
Alberta Municipal Affairs
Slave Lake Development Building, Box 1250
Slave Lake, Alberta T0G 2A0
Telephone: 849-7250
RITE: 135-7250

STAFF HOUSING PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC) finances and constructs the housing units and is responsible for overall administration of the program.

Purpose To provide rental housing to government employees in designated remote locations where no suitable accommodation exists or can be made available by the private sector.

Eligibility

Client Provincial government employees in remote locations.

Location The following locations are eligible:

- rural provincial parks;
- forest ranger stations and grazing reserves;
- essential "on-site" housing at provincial institutions; and
- approved designated remote communities including Fort Assiniboine, Fort Chipewyan, Fort McMurray, Rainbow Lake, Nordegg, Wabasca, Grouard, High Level, Steen River, Fort Vermillion, Calling Lake, Cadotte Lake, Worsley, Red Earth, Loon Lake and Trout Lake.

Form of Assistance AMHC purchases or constructs single family homes on behalf of the employees' department and establishes rents and utility rates. Any difference between tenant rent and the actual operating cost of the housing is subsidized by the department whose employee occupies the housing unit.

For further information, contact an AMHC office listed on page 65. Individual government employees should contact their department's personnel office.

Assistance for Senior Homeowners

PROPERTY TAX REDUCTION PROGRAM

Responsibility Grants and Subsidies Branch, Alberta Municipal Affairs.

Purpose To reduce property taxes on residential properties and farm land.

Eligibility

Client To be eligible, an applicant must be an Alberta homeowner.

Dwelling Single or multi-family residences, mobile homes or farm properties (with some exceptions) are eligible if they are the principal residence of the applicant.

Form of Assistance The program provides a combined benefit whereby homeowners, without applying, have their entire Provincial Education Tax paid by the provincial government. Some homeowners may be eligible for an additional reduction called the Homeowner Benefit, if they meet certain criteria.

- The benefit for homeowners who are over 65 years-of-age, widow/widowers 60 to 64 years whose deceased spouse was 65 years or older and widow/widowers receiving benefits under the Widows Pension Act, is the difference between the lesser of $1,000 or municipal taxes, and the Provincial Education Tax.

- Example:

Basic Tax Reduction	$1000
Minus Provincial Education Tax	$400
Homeowner Benefit	$600

Application Procedure Applications for the Homeowner Benefit are made to your Municipal Office between May 1 of the current year and March 31 of the following year.

For further information contact:

Grants and Subsidies Branch,
Alberta Municipal Affairs
100 Jarvis Building
9925 - 107 Street
EDMONTON, Alberta T5K 2H9
Telephone: 427-4877

SENIORS' HOME IMPROVEMENT PROGRAM EXTENSION

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To provide financial assistance to low and moderate income senior citizen homeowners to repair and improve their homes. The program is an extension of the Seniors' Home Improvement Program which was terminated on June 30, 1986.

Eligibility

Applicant In order to qualify for assistance applicants must:

- be 65 years of age or older, or be a widow(er) aged 55 to 64;
- be an Alberta homeowner;
- be a Canadian citizen or landed immigrant;
- be a resident in Canada for at least 10 years;
- be a resident in Alberta for a minimum of one year prior to application for the grant;
- be a resident in his/her home for at least nine months per year; and
- have an household income of $23,000 or less per year.

Seniors who previously received an Alberta Pioneers' Repair Program grant may be eligible, but no individual or household will be approved for more than a $3,000 grant under the Seniors' Home Improvement Program and the Extension together. Seniors who received less than $3,000 under the Seniors' Home Improvement Program may be eligible for an additional grant up to the maximum $3,000.

Dwelling The dwelling must be:

- located in Alberta;
- the applicant's principal residence; and
- owned by the applicant.

If there is more than one dwelling unit in the building, only the unit occupied by the applicant is eligible for repair or improvement.

Form of Assistance A special bank account is set up at the branch of a participating financial institution designated by the applicant. The initial grant amount in the account is based on the combined gross income of all resident homeowners and spouses in the preceding year.

Household Income for Previous Calendar Year	Amount of Grant for Eligible Homeowners
$17,000 or less or receiving the Alberta Assured Income Supplement	$3,000
$17,001 to $20,000	$2,000
$20,001 to $23,000	$1,000

This grant must be used within four years. After four years the account is closed and any remaining balance is returned to the Province.

Withdrawals from this special bank account must meet the following conditions:

- only those eligible items and services purchased after receipt of a program Identification Card will be eligible for payment.
- eligible work means permanent repairs or improvements to a dwelling or garage, including labour and material costs. (for a complete listing, please refer to the program brochure).

Application Procedure

Applications are available from the Home Improvement Branch or from participating financial institutions.

For further information contact:

Seniors' Home Improvement Program
Financial Assistance and Research Branch
Alberta Municipal Affairs
Main Floor, Devonian Building
11156 Jasper Avenue
Edmonton, Alberta T5J 3B8
Telephone: 427-5760 (in Edmonton) or call the Operator and ask for Zenith 22093 (for persons living elsewhere in the province.)

Housing Assistance for Disabled Persons

HOME ADAPTATION PROGRAM

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To promote the modification of existing housing and the construction of new housing to accommodate occupancy by wheelchair users.

Eligibility Homeowners, tenants and landlords may be eligible for assistance.

Client

- Homeowners and tenants who are wheelchair users or have a wheelchair user residing with them; who resided in Alberta for at least one year prior to making an application, and who have a current adjusted gross income (AGI) of less than $25,500 per year are eligible. (AGI equals 100 percent of a principal wage earner's income, plus all of a working spouse's income, less the working spouse's income or $4000, whichever is less, and less $300 per dependent child).

  Only one person per household may apply for assistance. Tenants must obtain their landlord's approval of their proposal for modifying their home.

- Landlords who are willing to make modifications to an existing residential building to accommodate one or more wheel-chair users or are willing to construct residential accommodation containing units for wheelchair users;

  The landlord must agree to endeavor to rent modified units to eligible tenants.

Dwelling All types of housing are eligible including single family dwellings, duplexes, triplexes, fourplexes, townhouses, condominium units, apartments, mobile homes and hostels.

Form of Assistance Approved applicants may receive a grant of up to $1,000 for each housing unit which is modified. The grant must be used within three years of the date of approval.

HOME ADAPTATION PROGRAM (continued)

Eligible Work and Materials

Permanent modifications which facilitate the occupancy of a dwelling for wheelchair users are eligible. In particular, these include modifications to improve wheelchair access into the home and within the home.

Application Procedure

Application forms and program information are available from the Grants Administration Office and from organizations providing services to disabled persons.

For further information contact:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
2nd Floor, 112 Professional Centre
10050 - 112 Street
EDMONTON, Alberta T5K 2J1
Telephone: 427-2711

OTHER PROVINCIAL HOUSING ASSISTANCE FOR DISABLED PERSONS

There are a number of other provincial housing programs in this publication which also provide assistance for disabled persons. These programs are listed below. For a detailed explanation of each program refer to the appropriate section of this publication.

Housing Registry Program	Housing Registries which provide housing information to physically disabled persons are currently operating in Edmonton and Calgary. Information on a variety of public and private housing units accessible to the physically disabled can be obtained from these registries. Contacts are outlined on page 61.
Alberta Family Home Purchase Program	In addition to disabled individuals in a family, single disabled people without dependents, who are permanently confined to wheelchairs, may qualify for this program.
Community Housing Program	Some units in larger projects built under this program are accessible to physically disabled persons.
Senior Citizen Self-Contained Housing Program	Often one or more units in projects built under this program are accessible to physically disabled persons.
Core Housing Incentive Program	Contact landlords or owners directly to inquire about the availability of existing accessible and modified units.
Special Purpose Housing Program	Subsidies are available for the development of new and purchase of existing housing for disabled persons and other groups. Please refer to page 23 for additional information.

Municipal Assistance

ALBERTA INDUSTRIAL LAND PROGRAM

Responsibility

Alberta Mortgage and Housing Corporation (AMHC) provides land assembly and development assistance.
Alberta Economic Development and Trade disseminates program information and evaluates the need for projects.

Purpose

- To help municipalities provide an adequate supply of serviced land for industrial purposes at reasonable costs, when a need is determined.
- To promote the implementation of the Provincial policy of industrial growth decentralization to smaller communities.

- Currently, funds are only available for land development of existing projects.

Eligibility

Priority is given to:

- areas where demand exists, but where the private sector is unwilling or unable to provide land;
- areas where demand exists, but a municipality is unable to develop land because of financial or technical inadequacies; and
- areas which anticipate significant urban growth, which will require additional serviced industrial land.

Form of Assistance

Land Assembly

AMHC purchases and holds land for a municipality through an agreement with a municipality. The municipality may purchase any portion of the land for development at any time during the term of the agreement. The cost of the land purchased at any time is the original cost of the land plus holding costs. Holding costs are pro-rated over the entire project. All land must be bought by the municipality within 15 years of the original purchase.

Land Development

AMHC secures and develops the land through an agreement with a municipality under the following conditions:

- developed parcels are sold to the municipality on a cost recovery basis;
- land is usually developed to prevailing municipal standards, although certain minimum standards will apply;
- eligible costs under the program are determined by the municipality and the provincial approving authorities;
- the municipality is responsible for marketing the land; and
- individual lot purchases by the municipality must be paid for in full, to AMHC at the time the municipality sells the land to a third party.

ALBERTA INDUSTRIAL LAND PROGRAM (Continued)

Application Procedure

Municipalities approach the Alberta Mortgage and Housing Corporation or Alberta Economic Development and Trade for an explanation of the program and application procedures.

For further information contact an AMHC office listed on page 65.

ALBERTA RESIDENTIAL LAND PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC)

Purpose To assist in the provision of an adequate supply of residential land at a reasonable cost in Alberta Municipalities. Currently, funds are only available for land development of existing projects.

Eligibility Priority areas for the program are as follows:

- areas where a monopoly situation has developed to the point where the private sector is charging prices far exceeding cost and a reasonable profit;
- areas that have a definite requirement for residential land, but the private sector is unwilling or unable to become involved;
- areas that have a definite requirement for residential land but the municipality is unable to provide the land because of financial or technical inadequacies;
- areas that anticipate significant urban growth as a result of the Province's balanced industrial growth program; and
- areas where, in order to relieve the demands being placed on larger urban centers a need for land exists and servicing capacity is available.

Form of Assistance

Land Assembly AMHC purchases land and holds it under a Residential Land Assembly Agreement with the municipality for future residential development. The municipality may purchase any portion of the secured land for development at any time during the agreement term. The cost of the land purchased at the time is the original cost plus holding costs. Holding costs are pro-rated over the entire project. All land must be purchased from AMHC by the municipality within the term of the Residential Land Assembly Agreement, usually 15 years.

Land Development AMHC purchases and develops land for a municipality through a Residential Land Development Agreement with the following conditions:

- developed lots are sold to contractors or to the public on a fully pre-paid basis;
- the price of each lot bears a pro-rated portion of holding costs;
- lots are usually developed to the prevailing municipal standards;

- upon the expiry of the Agreement, all unsold lots must be purchased by the municipality; and
- AMHC may assemble land for the long term on its own, or as an agent for a municipality, or on the advice of a Planning Authority, without a Residential Land Assembly Agreement.

Application Procedures

Municipalities apply to AMHC by means of a Resolution-in-Council.

For further information contact an AMHC office listed on page 65.

LODGE ASSISTANCE PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC)

Purpose To provide financial assistance to senior citizens' lodge foundations experiencing deficits. The grant reduces the amount that the participating municipalities in the foundation are required to pay to cover the deficit.

Eligibility All lodge foundations constituted pursuant to Section 9 of the Senior Citizen Housing Act are eligible for assistance.

Form of Assistance Foundations are eligible for grants of up to 50 percent of of their operating deficits. The grant is calculated on a graduated scale, depending on the mill rate, as determined by the foundation's deficit and equalized assessment. Funding ranges from 25 percent to 50 percent of the operating deficit. AMHC does not finance any portion of the deficit which exceeds 35 percent of the foundation's total expenditures.

Application Procedure A foundation must submit an application, showing the latest equalized assessment of participating communities together with its annual audited financial statement to Alberta Mortgage and Housing Corporation.

For further information contact an AMHC office listed on page 65.

LODGE EXTENDED WARRANTY PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC).

Purpose To provide financial assistance to senior citizens' lodge foundations to correct design or construction deficiencies beyond the period of time covered by the builder's warranty, and to upgrade safety systems in lodges.

Eligibility Senior citizen lodge foundations constituted pursuant to Section 9 of the Senior Citizen Housing Act are eligible for assistance.

Form of Assistance This program covers the costs involved in correcting certain deficiencies or upgrading safety systems in lodges.

Application Procedure A foundation submits an application to AMHC.

For further information contact an AMHC office listed on page 65.

REVOLVING TRUNK SERVICING PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC)

Purpose Assists growing municipalities to finance major underground water and sewer services for future developable lands. The program is designed to increase the supply and stabilize the price of serviced lots. Limited funding is currently available for this program.

Eligibility

Client Limited financing is available to municipalities or municipalities in partnership with registered corporations, that can prove a need for serviced residential land.

Project Eligible items for offsite projects are as follows:

- oversized water and sewer systems;
- water trunks, pump stations and distribution system reservoirs;
- storm sewer trunks and major storm water management facilities; and
- sanitary sewer trunks and lift stations.

Form of Assistance AMHC covers the full construction cost for offsite services, such as trunks to, from and through subdivisions, or oversized trunks servicing the subdivision and beyond. Onsite services are not covered, but oversizing is encouraged as long as the costs can be recovered within a specified period. The municipality must agree to purchase a minimum 50 percent interest within 10 years and before any development and servicing agreements can be signed with benefitting land owners. The municipality and/or developer sign a master agreement with AMHC establishing the maximum capital cost, developable hectares, repayment terms for the capital cost, and financing charges. The applicant(s) are responsible for negotiating rights-of-way for constructing the facilities.

Application Procedure Municipalities or private corporations apply to AMHC. AMHC approval is subject to all necessary authorizations by planning authorities, Alberta Environment and other agencies for the project.

For further information contact the Manager of Land Programs at AMHC's Head office listed on page 65.

SENIOR CITIZENS' SELF-CONTAINED APARTMENT PROJECT GRANTS

Responsibility Grants and Subsidies Branch, Alberta Municipal Affairs.

Purpose To provide financial assistance to municipalities in the form of annual grants for Senior Citizens' Self-Contained Apartment Projects owned and operated by non-profit organizations.

Eligibility Municipalities in which Senior Citizen Self-Contained Apartment Projects operated by non-profit organizations are located are eligible if the Senior Citizens' Self-Contained Apartment Project was subject to the municipal tax for the year of application. For the purposes of this grant, lodges are not included and municipalities are not considered to be non-profit organizations.

Form of Assistance Assistance is in the form of an annual grant. The grant does not exceed the amount that would be recoverable for the municipal portion of the tax levy referred to in section 93 (1)(a), (b), (c), (e) and (h) of the Municipal Taxation Act.

Application Procedure Municipalities are required to submit Letters of Application in June of each year for each facility. Letters of Application must include the names of the owner and the complex, and the legal description, street address, account number and certification of assessment for the project. Municipalities are also required to provide the Department with a copy of their current mill rate bylaw.

For further information contact:

Grants and Subsidies Branch
Alberta Municipal Affairs
100 Jarvis Building
9925 - 107 Street
EDMONTON, Alberta T5K 2H9
Telephone: 427-4877

Research and Development

COMPETITION FOR ALBERTA AWARDS OF EXCELLENCE IN AFFORDABLE HOUSING

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To recognize and promote the achievements of house builders who build and market moderately priced, high quality housing in Alberta.

To inform the public of the best examples of moderately priced, high quality housing in Alberta.

Eligibility

Builders Home builders engaged in the construction and sale of housing in Alberta are eligible to enter the competition.

Dwellings Single-detached dwellings (including manufactured housing units), semi-detached dwellings and town houses sold or for sale are eligible. In addition, in order to be eligible, dwelling units must have been completed and available for sale in Alberta within one year prior to the entry deadline (usually in June).

House Cost Categories In recognition of the existence of different price ranges within the moderately priced housing market, two competition categories have been established based on hard construction costs. These costs are adjusted annually and in 1987 will be:

Category 1: A maximum hard construction cost of $44,000 for all housing types.

Category 2: A maximum hard construction cost of $54,000 for all housing types.

Contest Areas and Awards Awards will be available for each contest area in accordance with the following schedule:

Contest Area	Number of Awards	
	Category 1	Category 2
Calgary	1	1
Edmonton	1	1
All other cities	2	2
All other areas	1	1

For further information and entry forms contact:

Competition Administrator
Alberta Awards of Excellence in Affordable Housing
Financial Assistance and Research Branch
Alberta Municipal Affairs
Room 905, 10th Floor, 112 Professional Centre
10050 - 112 Street
Edmonton, Alberta T5K 2J1
Telephone: 427-8150

INNOVATIVE HOUSING GRANTS PROGRAM

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To encourage and assist research and development which has potential to reduce housing costs, improve the quality and performance of housing, and increase the long term viability and competitiveness of Alberta's housing industry.

Eligibility

Proponents Eligible applicants include builders, developers, consulting firms, professionals, industry groups, building product manufacturers, municipal governments, educational institutions, non-profit groups and individuals.

Scope Various types of research can be supported including studies, design development, evaluations, tests, demonstration projects and knowledge transfer. Priority is given to projects concerned with building design, construction technology, energy conservation, site and subdivision design, site servicing technology, residential building product development or improvement and information technology.

Assessment Applications are assessed on the basis of the potential of the proposed work to reduce housing costs, increase housing quality, contribute to the viability of the housing industry and/or contribute to the growth of the provincial economy within a reasonable period of time.

Form of Assistance Grants up to $25,000 are available for research, design, evaluation, testing and small scale demonstration projects. A limited number of grants of up to $50,000 are available to contribute to the cost of large scale demonstration projects. Successful applicants are expected to make a financial contribution and may be required to obtain additional support from other sources.

For further information and application forms contact:

Financial Assistance and Research Branch
Alberta Municipal Affairs
Room 905, 10th Floor, 112 Professional Centre
10050 - 112 Street
Edmonton, Alberta T5K 2J1
Telephone: 427-8150

Housing Registries

HOUSING REGISTRY PROGRAM

Responsibility Financial Assistance and Research Branch, Alberta Municipal Affairs.

Purpose To promote the establishment and maintenance of housing registries which will assist households with housing problems to find appropriate housing, and document information related to the housing problems of such households.

Housing Registries There are nine housing registries funded by Alberta Municipal Affairs at this time.

Edmonton
- Senior Citizens Housing Registry operated by Society for the Retired and Semi-Retired (423-5510);
- Accessible Housing Registry operated by the Handicapped Housing Society of Alberta (433-9201);
- Operation Friendship for hard-to-house persons (429-2626);
- Boyle Street Community Services Co-op for hard-to-house persons (424-4106); and
- Metis Urban Housing Corporation operated by the Metis Association of Alberta (452-9550).

Calgary
- Senior Citizens Housing Registry operated by Kerby Centre (265-0661); and
- Handicapped Housing Registry operated by the Accessible Housing Society (282-1872).

Lethbridge
- Senior Citizens Housing Registry operated by the City of Lethbridge (320-3843).

Medicine Hat
- Senior Citizens Housing Registry operated by the City of Medicine Hat (526-6782).

Form of Assistance Annual grants are provided to the approved non-profit groups that operate the registries.

For further information, contact the individual Registries at the numbers indicated above or:

Grants Administration
Financial Assistance and Research Branch
Alberta Municipal Affairs
2nd Floor, 112 Professional Centre
10050 - 112 Street
EDMONTON, Alberta T5J 2J1
Telephone: 427-8161 or 427-2711

Insurance

MOBILE HOME LOAN INSURANCE PROGRAM

Responsibility Alberta Mortgage and Housing Corporation (AMHC)

Purpose To provide approved lenders with investment loss protection in the event that payments on mobile home loans are not met by the borrower. AMHC underwrites the program. Because the insurance reduces the risk to the financial institution, lenders may be able to provide up to 85 percent financing towards the purchase and set-up of a mobile home to an overall maximum of $40,000 and may also offer a more favorable interest rate and longer amortization period.

Eligibility

Unit An eligible mobile home is one that is:

- located in Alberta;
- a permanent residence;
- new or used;
- single or double wide;
- able to meet the appropriate building code. New homes must meet Alberta Building Code requirements and eiher the Canadian Standards Association (CSA) Z-240-2.1-1979 code or, for units manufactured for Alberta, the CSA A-277-1972 code. Used homes must meet the CSA Z-240 code in effect before May 1976 or the current CSA code;
- not permanently affixed to a site; and
- located on property the mobile homeowner owns, rents or has written permission to use.

Applicant The applicant must meet the lender's eligibility requirements.

Form of Assistance Approved lenders are protected against a loss in the event that the borrower fails to meet the mobile home loan payments. Borrowers are provided with more favourable lending terms.

Application Procedure Financial institutions contact AMHC.
Individuals contact an approved lender.

For further information contact AMHC's head office listed on page 65.

ALBERTA MORTGAGE AND HOUSING CORPORATION OFFICES

Head Office

Atria Building
9405 - 50th Street
EDMONTON, Alberta T6B 2T4
Phone: 468-3535

Branch Offices

2924 - 11 Street, N.E.
CALGARY, Alberta
T2E 8C4
Phone: 250-4600

Albrumac Business Centre
#100, 8657 - 51 Avenue
EDMONTON, Alberta
T6E 6A8
Phone: 468-0700

194 Grenfell Crescent
Gregoire Park Centre
FORT MCMURRAY, Alberta
T9H 2M6
Phone: 743-2673
After Hours
Emergencies: Phone: 743-7108

5913 Gaetz Avenue
RED DEER, Alberta
T4N 4C4
Phone: 343-7788

4801 - 52 Avenue
Boyt Building
HIGH PRAIRIE, Alberta
TOG 1E0
Phone: 523-6685
(Land and Housing Programs)

9909 - 102 Street
214 Place
GRANDE PRAIRIE, Alberta
T8V 2V4
Phone: 539-4801

220 - 4th Street S.
LETHBRIDGE, Alberta
T1J 4J7
Phone: 329-8722

#101, 266 4 Street S.W.
MEDICINE HAT, Alberta
T1A 4E5
Phone 529-5285
(Mortgage Lending Programs)

5238 - 50 Avenue
Box 3189
ST. PAUL, Alberta
TOA 3A0
Phone: 645-5600

9710 - 94 Street
PEACE RIVER, Alberta
TOH 2X0
Phone: 624-1383
(Land and Housing Programs)

RURAL EMERGENCY HOME PROGRAM OFFICES

Central Office

Location
Across from the High
Prairie School Division
Shop in the East
Industrial Area

Mailing Address
HIGH PRAIRIE, Alberta
T0G 1E0
Phone: 523-4561

Regional Offices

Bag 900-45
9621 - 90 Avenue
PEACE RIVER, Alberta T0H 2X0
Telephone: 624-5252

Box 8
406 - 10 Avenue N.E.
SLAVE LAKE, Alberta T0G 2A0
Telephone: 849-3688

Box 3210
Main Floor, Worldwide Energy Centre
5201 - 44 Street
BONNYVILLE, Alberta T0A 0L0
Telephone: 826-6104

Local Offices

Main Floor, Provincial Building
1001, 10320 - 99 Street
GRANDE PRAIRIE, Alberta T8V 6J4
Telephone: 538-5167

Box 3027
2nd Floor, Provincial Building
HIGH LEVEL, Alberta T0H 1Z0
Telephone: 926-3155

Provincial Building
EDSON, Alberta T0E 0P0
Telephone: 723-8303

Box 1979
Lower Floor, Provincial Building
LAC LA BICHE, Alberta T0A 2C0
Telephone: 623-5211
(including Fort McMurray)

RURAL AND NATIVE HOUSING PROGRAM OFFICES

Central Office

EDMONTON
3rd Floor 10050 - 112 Street
112 Professional Centre
EDMONTON, Alberta
T5K 2J1
Telephone: 427-4520

Regional Offices

5201 - 44 Street
World Wide Energy Centre
BONNYVILLE, Alberta
TOA OLO
Telephone: 826-6104

Box 36, Bag 900
Provincial Building
9621 - 96 Avenue
PEACE RIVER, Alberta
TOH 2XO
Telephone: 624-6397

Local Offices

Main Floor
Provincial Building
1001, 10320 - 99th Street
GRANDE PRAIRIE, Alberta
T8V 6J4
Telephone: 538-5167

Slave Lake Development Building
Box 1250
SLAVE LAKE, Alberta
TOG 2AC
Telephone: 849-7250

Bag 2
HIGH PRAIRIE, Alberta
TOG 1EO
Telephone: 523-6540
(Location: Across from the High Prairie School Division Shop in the East Industrial Area)

Lower Floor
Provincial Building
LAC LA BICHE, Alberta
TOA 2CO
Telephone: 623-5342

Visiting Offices

Provincial Building
EDSON, Alberta
TOE OPO
Telephone: 723-6054

2nd Floor
Provincial Building
HIGH LEVEL, Alberta
TOH 1ZO
Telephone: 926-4486